

Information to identify the case:

Debtor 1	<u>Daniel J. Shakespeare</u>	Social Security number or ITIN	xxx-xx-1589
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 23-10024-GLT			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Daniel J. Shakespeare

4/19/23

By the court: Gregory L Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Daniel J. Shakespeare
Debtor

Case No. 23-10024-GLT
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-1
Date Rcvd: Apr 19, 2023

User: admin
Form ID: 318

Page 1 of 3
Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 21, 2023:

Recip ID	Recipient Name and Address
db	+ Daniel J. Shakespeare, 795 Zwilling Road West, Erie, PA 16509-5447
15563503	+ Revco Solutions, CBCS, PO Box 2724, Columbus, OH 43216-2724
15563506	+ Tendto Credit Union, 1129 State St, Erie, PA 16501-1911

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QJBSPERO.COM	Apr 20 2023 03:38:00	Joseph B. Spero, 3213 West 26th Street, Erie, PA 16506-2507
smg	EDI: PENNDEPTREV	Apr 20 2023 03:38:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 19 2023 23:37:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Apr 20 2023 03:38:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 19 2023 23:37:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: AISACG.COM	Apr 20 2023 03:38:00	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ EDI: RECOVERYCORP.COM	Apr 20 2023 03:38:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15563490	+ EDI: CAPITALONE.COM	Apr 20 2023 03:38:00	Capital One, Attn: Bnakruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
15563488	+ EDI: CAPITALONE.COM	Apr 20 2023 03:38:00	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
15563493	+ EDI: CAPONEAUTO.COM	Apr 20 2023 03:38:00	Capital One Auto Finance, 7933 Preston Rd, Attn: Bankruptcy, Plano, TX 75024-2302
15563494	+ EDI: CAPITALONE.COM	Apr 20 2023 03:38:00	Capital One/Walmart, Po Box 31293, Salt Lake City, UT 84131-0293
15563498	+ Email/Text: kslater@eriefcu.org	Apr 19 2023 23:37:00	Erie Federal Credit Union, Attn: Bankruptcy, 3503 Peach Street, Erie, PA 16508-2741
15563497	+ Email/Text: kslater@eriefcu.org	Apr 19 2023 23:37:00	Erie Federal Credit Union, 3503 Peach St, Erie, PA 16508-2741
15563496	EDI: JPMORGANCHASE		

District/off: 0315-1

User: admin

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Date Rcvd: Apr 19, 2023

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		Apr 20 2023 03:38:00	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
15563495	EDI: JPMORGANCHASE		
		Apr 20 2023 03:38:00	Chase Card Services, Po Box 15369, Wilmington, DE 19850
15563500	+ Email/Text: bankruptcy@marinerfinance.com		
		Apr 19 2023 23:37:00	Mariner Finance, Attn: Bankruptcy, 8211 Town Center Drive, Nottingham, MD 21236-5904
15563499	+ Email/Text: bankruptcy@marinerfinance.com		
		Apr 19 2023 23:37:00	Mariner Finance, 8211 Town Center Dr, Nottingham, MD 21236-5904
15563502	+ Email/PDF: ebnotices@pnmac.com		
		Apr 19 2023 23:54:01	PennyMac Loan Services, LLC, Attn: Correspondence Unit, Po Box 514387, Los Angeles, CA 90051-4387
15563501	+ Email/PDF: ebnotices@pnmac.com		
		Apr 19 2023 23:53:56	PennyMac Loan Services, LLC, Po Box 514387, Los Angeles, CA 90051-4387
15564039	+ EDI: RMSC.COM		
		Apr 20 2023 03:38:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15563504	+ EDI: RMSC.COM		
		Apr 20 2023 03:38:00	Synchrony Bank/JCPenney, Po Box 965007, Orlando, FL 32896-5007
15563505	+ EDI: RMSC.COM		
		Apr 20 2023 03:38:00	Synchrony Bank/JCPenney, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15563508	EDI: USBANKARS.COM		
		Apr 20 2023 03:38:00	US Bank/RMS, Cb Disputes, Saint Louis, MO 63166
15563509	+ EDI: USBANKARS.COM		
		Apr 20 2023 03:38:00	US Bank/RMS, Attn: Bankruptcy, Po Box 5229, Cincinnati, OH 45201-5229

TOTAL: 24

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PENNYMAC LOAN SERVICES, LLC
aty	*+	Joseph B. Spero, 3213 West 26th Street, Erie, PA 16506-2507
15563491	*+	Capital One, Attn: Bnakruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
15563492	*+	Capital One, Attn: Bnakruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
15563489	*+	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
15563507	*+	Tendto Credit Union, 1129 State St, Erie, PA 16501-1911

TOTAL: 1 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 21, 2023

Signature: /s/Gustava Winters

District/off: 0315-1

User: admin

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Date Rcvd: Apr 19, 2023

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Total Noticed: 25

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 19, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bnicholas@kmlawgroup.com
Christopher M. Frye	on behalf of Debtor Daniel J. Shakespeare chris.frye@steidl-steinberg.com julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com
Joseph B. Spero	on behalf of Trustee Joseph B. Spero sperofirm@sperolawoffice.com jspero@ecf.axosfs.com;legalmom18@hotmail.com
Joseph B. Spero	sperofirm@sperolawoffice.com jspero@ecf.axosfs.com;legalmom18@hotmail.com
Maribeth Thomas	on behalf of Creditor Capital One Auto Finance a division of Capital One, N.A., c/o AIS Portfolio Services, LLC mthomas@tuckerlaw.com, maribeth.thomas@gmail.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov

TOTAL: 6